



Spraine Walder
#10/0
Jan 20, 2003
Attorney Docket No. 48585/268245

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: David Black)
Serial No.: 09/522,750)
Filed: March 10, 2000)
For: METHODS AND SYSTEMS)
FOR MANAGING FINANCIAL)
ACCOUNTS)
Commissioner for Patents)
Washington, DC 20231)

Examiner: Charles R. Kyle
Group Art Unit: 3624

Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service as certified first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on January 17, 2003.

Janie Wilkins
Janie Wilkins

AMENDMENT

Sir:

In response to the non-final Office Action of September 17, 2002 (Paper No. 8),

5 please amend the above-identified patent application as follows:

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IN THE CLAIMS:

Please amend claims 1 and 7 as follows:

at 1/25/03

1. A method performed for a financial institution having system resources for
- 2 posting transactions to accounts, comprising:
- 3 receiving for the financial institution transactions related to a plurality of the accounts;
- 4 converting the transactions into messages;
- 5 assigning a lower priority to messages ready for posting relative to a second type of